



April 1, 2026

To: NISS Member Companies

Re: Distribution No. 127
Statistical Plan for Automobile Insurance Volume II

With this letter we are attaching revised pages for the National Independent Statistical Service (NISS) Automobile Insurance Statistical Plan Volume II as listed on the included Reprint Summary Sheet. This sheet outlines and summarizes the revisions. This summary is meant as a guide for you, highlighting important changes that have been made to the NISS Statistical Plan. The revisions are indicated by a (|) line and these pages replace those bearing the same number.

Please see that these revised pages are inserted in each copy of the NISS Statistical Plan for Automobile Insurance Volume II in use by your company.

Please let us know if you have any questions or comments.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey R. Patterson".

Jeffrey R. Patterson
President & CEO

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Statistical
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2ND QUARTER 2026 REPRINT SUMMARY

AUTOMOBILE VOLUME II

Index

Pages i, xvi, xviii, and
xix Index update.

North Carolina – Private Passenger Coverage Codes

NC-130 Removed Coverage code 018.
 Added Coverage codes 730,733,735, and 736.

NC-131 Updated limit on Coverage 703 to 30/900.
 Added Coverage codes 704 and 706.

NC-132 Removed Coverage code 022.
 Added Coverage codes 732, 734, 737, and 738

North Carolina – Private Passenger Other Codes

NC-460 Updated Policy Limit codes.

NC-461 Updated Policy Limit codes.

Edit Criteria – North Carolina Quarterly Automobile Call

EC-19 Updated list of valid Coverage codes.

EC-21 Updated list of valid Policy Limit codes.

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NC-301	Eighth Reprint	10-01-2023
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NC-463 to NC-479	First Reprint	01-01-1995
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NC-481 to NC-499	Original Printing	01-01-1995
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NC-501	Fifth Reprint	07-01-2025
NC-502	Second Reprint	01-01-2024
NC-503	Second Reprint	01-01-2024
NC-504	Third Reprint	07-01-2010
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EC-5	Fifth Reprint	01-01-2024
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EC-8	Third Reprint	01-01-2017
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RESERVED FOR FUTURE USE

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

COVERAGE CODE

NORTH CAROLINA

Description	CODE
<u>COMPREHENSIVE</u>	
Full Coverage.....	011
\$ 50 Deductible.....	017
\$ 100 Deductible.....	046
\$ 200 Deductible.....	037
\$ 250 Deductible.....	044
\$ 500 Deductible.....	033
\$1,000 Deductible.....	073
\$1,500 Deductible.....	735
\$2,000 Deductible.....	730
\$2,500 Deductible.....	733
\$5,000 Deductible.....	736
\$ 25 Glass Deductible.....	042
\$ 50 Glass Deductible.....	043
Repair or Replacement Coverage	
Five Year Option.....	010
One Year Option.....	808
Original Equipment Manufacturer Parts Loss Settlement Option.....	806
All Other Deductibles (Including Separate Full Coverage Glass Deductible Only Policies).....	039
<u>FIRE AND THEFT COVERAGES:</u>	
All Fire only, Fire and Theft only, and Fire, Theft and Miscellaneous Additional Coverages.....	045
Fire and Theft - Single Interest.....	015

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Voluntary Risks

Private Passenger
 Other Than Private
Passenger
 Assigned Risks

RESERVED FOR FUTURE USE

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

POLICY LIMITS CODES

NORTH CAROLINA

BODILY INJURY			PROPERTY DAMAGE		MEDICAL PAYMENTS INSURANCE		
Limit of Liability		Code	Limit of Liability	Code	Limit per Person	Code	
Per Claim	Per Accident		Per Accident				
\$ 50,000	\$ 100,000	6	\$ 50,000	5	\$ 500	1	
100,000	100,000	B	100,000	6	750	2	
100,000	200,000	7	250,000	7	1,000	3	
100,000	300,000	8	500,000	A	2,000	4	
250,000	500,000	2	750,000	B	3,000	5	
300,000	300,000	C	1,000,000	C	5,000	8	
500,000	1,000,000	D			10,000	9	
1,000,000	1,000,000	E			25,000	A	
1,000,000	2,000,000	F			50,000	B	
					75,000	C	
					100,000	D	
All Other			1	All Other	9	All Other	7

UNINSURED/UNDERINSURED MOTORISTS					
BODILY INJURY			PROPERTY DAMAGE		
Limit of Liability		Code	Limit of Liability	Code	
Per Claim	Per Accident		Per Accident		
\$ 50,000	\$ 100,000	6	\$ 50,000	5	
100,000	200,000	7	100,000	6	
100,000	300,000	8	250,000	7	
250,000	500,000	2	500,000	A	
300,000	300,000	C	750,000	B	
500,000	500,000	G	1,000,000	C	
500,000	1,000,000	D			
1,000,000	1,000,000	E			
All Other			1	All Other	1

Note: See page NC-461 for coding notes.

CODING SECTION

Premiums
 Losses

Liability
 No-Fault
 Physical Damage

Private Passenger
 Other Than Private Passenger
 Assigned Risks

Voluntary Risks

POLICY LIMITS CODES

NORTH CAROLINA

SINGLE LIMIT POLICIES	
Limit	Code
\$150,000	6
\$200,000	B
\$300,000	8
\$400,000	5
\$550,000	C
\$750,000	2
\$1,000,000	D
\$1,500,000	E
\$2,000,000	F
All Other	1

CODING NOTES

1. Deductible Insurance shall be assigned to the code for "All Other."
2. Single limit/split premium policies which must be recorded separately for Bodily Injury and Property Damage shall be assigned as follows:
 - (a) Bodily Injury
 Policy Limits Code 1 - Single Limits of \$750,000 and under
 Policy Limits Code A - Single Limits over \$750,000
 - (b) Property Damage
 Policy Limits Code 9 - All Single Limits
3. Split limit/single premium policies which must be recorded together for Bodily Injury and Property Damage shall be assigned as follows:
 - (a) Add the Bodily Injury and Property Damage per Accident Limits together to arrive at a Single Limit of Liability per Occurrence. Then use the Single Limit Policies Table above for Policy Limits Codes.
 - (b) For example:

\$100,000 BI per Accident Limit
+ <u>\$ 50,000 PD per Accident Limit</u>
= \$150,000 Single Limit per Occurrence

 Policy Limits Code would be reported as '6'.

FIELD	FIELD NAME	CRITERIA
1	Blank	
2-4	Company Number	Must be valid numeric NISS company number.
5	Blank	
6	Accounting Quarter	Must be a 1 to indicate January - March, a 2 to indicate April - June, a 3 to indicate July - September, or a 4 to indicate October - December.
7-8	Calendar Year	Must be numeric. Must be equal to last two digits of calendar year being reported. Example, 2005 Call covers 2005 calendar year of experience, therefore, calendar year = 05.
9-10	Blank	
11-12	State Code	Must be 32 to indicate North Carolina.
13	Line Code	Must be a Q.
14	Blank	
15	Accident Month	Applies to losses and claims only. Must be 1-9 (January - September), 0 (October), - (November), or & (December). Leave blank for all exposures and premiums.
16-17	Accident Year	Applies to losses and claims only. Must be numeric. Must be equal to the last two digits of the accident year. Must be equal to or one greater than policy year. Example: 2004 accident year would be reported as 04. Leave blank for all exposures and premiums.
18-19	Blank	
20-21	Policy Year	Must be numeric. Must be equal to the last two digits of policy year being reported. Example: 2004 policy year = 04.
22	Blank	
23-25	Coverage Code	Must be numeric. Valid liability coverage codes are 001, 003, 004, 006, 009, 050-058, 201, 203, 208, 231, 233, 236, 261 and 263. Valid physical damage coverage codes are 010, 011, 015, 016, 019-021, 023-025, 027, 029, 031, 033, 034, 036, 037, 039, 041-049, 073, 701, 703, 704, 706, 730, 732-738, 768, 806-809, 843, 844 and 856.
26-30	Blank	

FIELD	FIELD NAME	CRITERIA
31-33	Territory Code	Must be numeric. There are separate codes for private passenger and commercial. Valid territory codes can be found in the Statistical Plan for Automobile, Volume II, pages NC-199 to NC-203.
34	Rating Zone Code	Must be numeric. If class is zone rated, valid rating zone and terminal zone codes are required. Valid zone-rated classes (first 3 digits) are 213, 216, 223, 226, 233, 236, 313, 316, 323, 326, 333, 336, 343, 346, 353, 356, 363, 366, 403, 406, 503, 506, 673, 676, 683, 686, 693, and 696 with a 9 in position 61. Valid rating zones are 2 and 9. Leave blank for all other classes.
35-36	Terminal Zone Code	Applies to zone rated classes only as shown above. Valid terminal zone codes are 01-37, 40-50, and 99. Leave blank for all other classes.
37-41	ZIP Code	Applicable to private passenger non-fleet risks only. Must be a valid U.S. Postal Service ZIP code. Valid ZIP codes are 270XX-289XX. Post Office Box ZIP codes are invalid. Leave blank where not applicable.
42-45	Blank	
46-51	Classification Code	<p>Must be numeric. Valid private passenger classes have a first digit 1 and require a safe driver insurance plan code in positions 52-53; miscellaneous private passenger classes have a first digit 9; commercial fleet and non-fleet classes require a two digit secondary code as the fourth and fifth digit of class. Valid secondary codes are - 02, 03, 21-26, 29, 31-35, 39, 41-44, 49, 51-54, 59, 61, 62, 69, 71, 72, 73, 74, 79, 81-85, 89, 91, and 99.</p> <p>Certain classes are not valid for all coverages. For example, fleet classes 6001, 6003, 6005, and 6009 are valid for physical damage coverages only and classes 6420, 6430, 6480, and 6490 are valid for liability coverages only.</p> <p>All classes begin in position 46, are left justified, and should be followed by zeros through position 51.</p>

FIELD	FIELD NAME	CRITERIA
52-53	Safe Driver Insurance Plan Code	Valid codes are 02, 11, 21, 31, 41, 51, 61, 71, 81-84, 86, 94, and 95. Leave blank where not applicable.
54-55	Blank	
56	Age Group Code	Applies to private passenger non-fleet physical damage coverages only. Not applicable to Miscellaneous Personal Vehicles. Valid age groups are 0-6.
57-58	Manufacturer's Model Year	Applies to private passenger non-fleet physical damage coverages only. Not applicable to Miscellaneous Personal Vehicles. Valid model years are 00-99. Leave blank for all other classes and coverages.
59	Claimant Level Indicator	Must be code "C" if reporting Claim Numbers and Claimant Numbers. Report blank if reporting excess losses separately.
60	Term of Policy Code	Applies to exposures and premiums only. Valid codes are 1 - for six month policies, and 2 - for annual policies. Leave blank for all loss records.
61	Commercial Indicator Code	Must be code 9 for class codes found on page NC-303 and NC-304. This field should be blank for all other classes.
62-67	Blank	
68	Defensive Driver Credit Code	Must be numeric. Applies to private passenger only. Not applicable to Miscellaneous Personal Vehicles. Valid codes are 0, 1, and 7. Leave blank for all other classes.
69-72	Blank	
73-74	Symbol Code	Must be numeric. Applies to private passenger physical damage coverages only. For 2010 and Prior Model Years: Valid symbol codes are 01-08 and 10-27. For 2011 and Subsequent Model Years: Valid codes are 01-08, 10-75, and 98. Leave blank for all other classes and coverages.
75	Blank	
76	Policy Limits Code	Must be numeric. Applies to private passenger liability coverages only. Valid codes vary by coverage. Valid codes are 1-9, A-G. Leave blank for all other classes and coverages.

FIELD	FIELD NAME	CRITERIA																														
77-81	Blank																															
82	Subline of Business Code	Must be numeric. Valid codes for liability coverages are 6-9; for physical damage coverages, valid codes are 4 and 5. Leave blank where not applicable.																														
83	Blank																															
84	Type of Loss Code	Applies to losses and claims only. Applies to Single Limit/Single Premium coverage, Uninsured/Underinsured Motorists coverages and Physical Damage coverages. Valid codes vary by coverage. Valid codes are 0-9 and C. Leave blank for all exposures and premiums and all other loss records.																														
85-98	Blank																															
99-101	Annual Statement Line of Business Code	Must be a valid Annual Statement Line of Business code, as follows: <table style="margin-left: 40px;"> <tr><td>010</td><td>111</td><td>193</td></tr> <tr><td>021</td><td>112</td><td>194</td></tr> <tr><td>022</td><td>120</td><td>211</td></tr> <tr><td>025</td><td>160</td><td>212</td></tr> <tr><td>030</td><td>171</td><td>230</td></tr> <tr><td>040</td><td>172</td><td>240</td></tr> <tr><td>051</td><td>181</td><td>260</td></tr> <tr><td>052</td><td>182</td><td>270</td></tr> <tr><td>091</td><td>191</td><td>300</td></tr> <tr><td>092</td><td>192</td><td>340</td></tr> </table>	010	111	193	021	112	194	022	120	211	025	160	212	030	171	230	040	172	240	051	181	260	052	182	270	091	191	300	092	192	340
010	111	193																														
021	112	194																														
022	120	211																														
025	160	212																														
030	171	230																														
040	172	240																														
051	181	260																														
052	182	270																														
091	191	300																														
092	192	340																														
102-103	Blank																															
104-111	Written Exposure	For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.																														
112-119	Written Premium	Whole Dollars only. For fixed length text files, must be numeric with amount right justified and leading zeros. Last position is signed numeric. For CSV files, must be numeric with negative numbers containing a dash before the number with no space between dash and number.																														